Electronic Proof of Claim (ePOC) Program

The Electronic Proof of Claim (ePOC) program is designed to streamline claims processing by allowing Creditors to file a claim, amend a claim, withdraw a claim, and file claim supplements, such as notices of mortgage payment change, over the internet from a link on the Court's web site (www.mow.uscourts.gov). CM/ECF login is not required. The ePOC program will automatically prepare the Official Bankruptcy Proof of Claim (B10) form (for both filing a claim, and amending a claim) based on the information entered into the program. When the filing is complete, a confirmation message is received that the claim, withdrawal or supplement was officially filed with the Court.

This document contains detailed instructions on how to file, amend, withdraw a claim, or file a claim supplement using the ePOC program. A brief synopsis of each is below:

Filing a Proof of Claim

A proof of claim is a written statement by a party asserting a right to payment from the bankruptcy estate.

Adding an Attachment for a Proof of Claim

An attachment to a claim supports the Creditors right to payment and is typically filed as an Exhibit. The Exhibit is filed as a PDF document when the Support Document screen appears.

Filing an Amended Proof of Claim

An amended proof of claim is filed when a Creditor needs to change information for a Proof of Claim that is already on file with the Court.
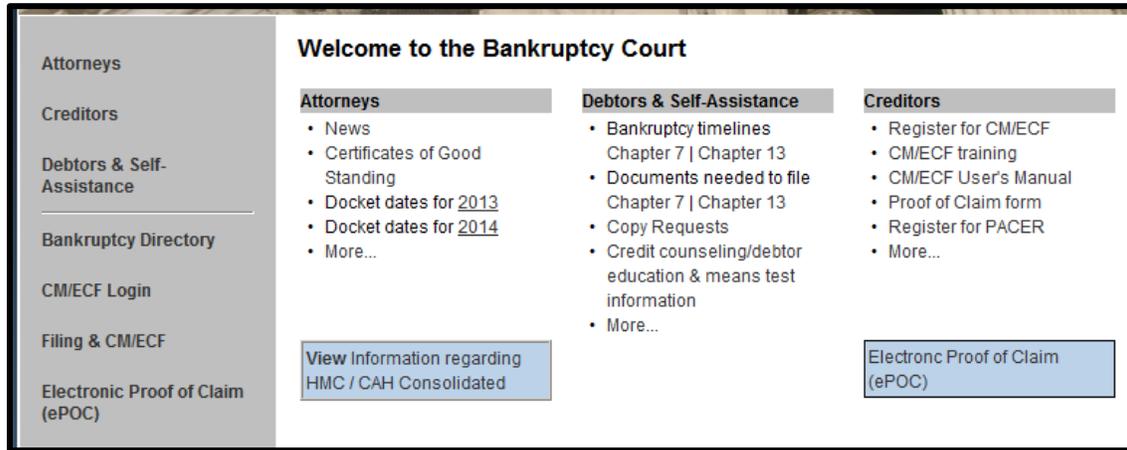
Withdrawing a Claim

A withdrawal of claim is typically filed when the Proof of Claim was filed in the wrong case or when the Creditor no longer wants the claim on file. The Withdrawal of Claim requires a PDF document be filed.

Supplements to a Claim

This link includes the filing of: Notice of Mortgage Payment Change; Notice of Post-petition Mortgage Fees, Expenses, and Charges; Response in Agreement to the Notice of Final Cure Payment; and, Response in Opposition to the Notice of Final Cure Payment. These all require a PDF document be filed.

Questions regarding the ePOC program can be answered by calling the Bankruptcy Court at 816-512-1800.

To access **ePOC**, go to the Bankruptcy Court home page on the Court's web site and click on the "Electronic Proof of Claim (ePOC)" link in the gray menu located to the left of the page, shown below.

Filing a Claim

To file a claim or an amended claim, click on the "File/Amend a Claim" link as shown below.

On the initial screen - shown below:

> Enter the case number.

> For "Name of Creditor" we suggest you not enter anything, it is easier to select the claimant from the list on the subsequent screen. If the claimant is not listed, select "Creditor not listed" at the bottom of the list.

> In the "Filed by" field, identify the party filing the claim (*i.e., creditor, creditor attorney, debtor, debtor attorney, or trustee*)

> Read the Redaction Notice and ensure the information/exhibit being filed is in compliance. Check the redaction box. Click "Next."

File Claim

Case Number: 14-42213

Name of **Creditor**:

Filed by Creditor ▾

> **IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:** All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.
>
> ☑ I understand that, if I file, I must comply with the redaction rules. I have read this notice.

[Next]

When the list of creditors appears, click the radio button for the correct Creditor or "Creditor not listed."

Select Creditor

◉ **Bones R Us**
123 River Rd
KC MO 64106

○ **Magic Jack's K-9 Services**
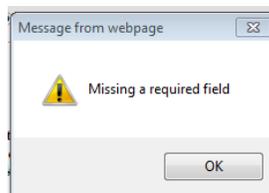RR 3, Box 740
Rural America, MO

○ Creditor not listed

On the following screen, verify the case and creditor information before completing the data fields. At a minimum, complete the following fields to ensure the official Proof of Claim (form B10) is created properly:

– Telephone Number
– Email address
1. Amount of Claim as of Date Case Filed
2. Basis for Claim
3. Last four digits of the Debtor's account number with the Creditor (if any)
4. Secured portion of Claim (if any)
5. Priority portion of Claim (if any)
7. Documents/Attachments (Exhibits) (if necessary)
8. Signature

When done, enter the Verification Code as shown then click the "Submit Claim" button.

If a required field is not completed, the following message will appear:

Message from webpage

⚠ Missing a required field

[OK]

Click the "OK" button and the cursor will appear in the box that is missing information. Fill in the information, scroll back down and click on "Submit Claim" again.

If you do not have any support documentation to attach, the next screen will be the confirmation screen.

Successful verification ...

Processing

Your claim was successfully filed in case number 14-42213.
Your claim number is 1.

Open in new window: Click 1 to view/print your filed claim.

*Note: Any attachment(s) added will **NOT** be available to view/print unless you have a Pacer account.*

File additional claims

This page shows the form processed for the above example claim that was filed using the ePOC program.

B10 (Official Form 10) (04/13)

UNITED STATES BANKRUPTCY COURT Western District of Missouri – Test Area		PROOF OF CLAIM

Name of Debtor: Ima Legend | **Case Number:** 14-42213

FILED
U.S. Bankruptcy Court
Western District of Missouri – Test Area
7/28/2014
Ann Thompson, Clerk
COURT USE ONLY

NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property): Bones R Us

Name and address where notices should be sent:
Bones R Us
123 River Rd
KC MO 64106

Telephone number: 816-555-5555   email: bonesrus@gmail.com

☐ Check this box if this claim amends a previously filed claim.

Court Claim Number:
_____ (If known)

Filed on: _____

Name and address where payment should be sent (if different from above):

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.

Telephone number: email:

1. **Amount of Claim as of Date Case Filed:** $ 5313.00
If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5.
☐ Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.

2. **Basis for Claim:** purchases (See instruction #2)

3. **Last four digits of any number by which creditor identifies debtor:** 1313 | **3a. Debtor may have scheduled account as:** _____ (See instruction #3a) | **3b. Uniform Claim Identifier (optional):** _____ (See instruction #3b)

4. **Secured Claim** (See instruction #4)
Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other
Describe:
Value of Property: $_____
Annual Interest Rate (when case was filed) ___% ☐ Fixed or ☐ Variable

Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:
$_____
Basis for perfection: _____
Amount of Secured Claim: $_____
Amount Unsecured: $ 5313.00

5. **Amount of Claim Entitled to Priority under 11 U.S.C. §507(a).** If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
☐ Wages, salaries, or commissions (up to $12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507(a)(4).
☐ Contributions to an employee benefit plan – 11 U.S.C. §507(a)(5).

☐ Up to $2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507(a)(7).
☐ Taxes or penalties owed to governmental units – 11 U.S.C. §507(a)(8).
☐ Other – Specify applicable paragraph of 11 U.S.C. §507(a)(_).

Amount entitled to priority: $_____

*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

6. **Credits.** The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8) Check the appropriate box.

☑ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.) ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Jack Waechter
Title: _____
Company: _____
Address and telephone number (if different from notice address above):
_____
_____
_____

s/ Jack Waechter   7/28/2014
(Signature)   (Date)

Telephone number: ___   email: ___

Penalty for presenting fraudulent claim: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Adding Support Documentation /Attachment / Exhibit for a Proof of Claim

Filers that have exhibits in support of a Proof of Claim must first convert those exhibits to a PDF. If there are multiple Exhibits, you may convert them into one PDF to make it easier to file them. Our Court currently has a 5megabyte limit for a single PDF; however, that shall be increasing to 15 megabytes by the end of 2014.

If filing supporting documentation, leave the default setting of "Yes" under section 7 of the data entry screen as seen below. If you do not have supporting documentation, click on the radio button for "No."

7. Documents: Attached are **redacted** copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (*See instruction #7, and the definition of "redacted".*)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Attachments:

- Necessary documentation can be attached to the Proof of Claim after the information for the form is submitted.
- Attachments to the Proof of Claim are required to be PDF files.
- Attachments to the Proof of Claim are NOT to exceed 5.0 Mb in size.
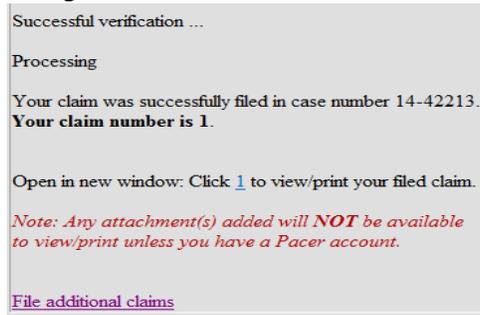- Multiple attachments to the Proof of Claim are permitted.

Do you wish to attach supporting documentation? ◉ Yes ◯ No

After you have completed the data entry screen and click the "Submit Claim" button, you will see this screen:

SUPPORTING DOCUMENTATION (files should be limited to 5.0 Mb in size.)

All attachments must be redacted: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037.

[Browse...]

[Add Attachment] [File Proof of Claim]

5

Click on the "Browse" button to select the location of the PDF document for the Claim being filed. If you have multiple PDF documents to be filed, click the "Add Attachment" button. When all PDFs have been added, click the "File Proof of Claim" button. The confirmation screen will appear and you are done with filing that claim.

Filing an Amended Proof of Claim

The steps to file an Amended Claim are the same as the original claim, EXCEPT:

Located above section 1 of the data entry screen, you must check the box for Amended Claim.
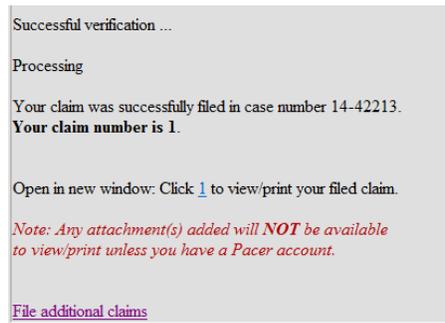

The following warning message appears:

Click the "OK" button.

From the drop down list, select the number of the Claim to be amended. The "Filed on" date will automatically populate based on the claim selected.

You will need to complete the rest of the data entry fields with the amended information or repeat what was entered for the original claim. Submit the amended claim when you are finished. The confirmation screen will appear.

Successful verification ...

Processing

Your claim was successfully filed in case number 14-42213.
Your claim number is 1.

Open in new window: Click 1 to view/print your filed claim.

*Note: Any attachment(s) added will **NOT** be available to view/print unless you have a Pacer account.*

File additional claims

Withdrawing a Claim

To withdraw a claim, you must first create a document which includes the case caption; a statement regarding the desire to withdraw the claim, including the claim number; and, a signature block. (see Local Rule 9011 for additional information) Then convert the document to PDF prior to filing in the ePOC program. Do not include the proof of claim that is being withdrawn as part of the document.

Access ePOC, from the Home page on the Court's web site and select the "Withdraw a Claim" link as shown below.

Penalty for filing a fraudulent claim:

Fine of up to $500,000 or imprisonment for up to 5 years, or both. 11 U.S.C. §§ 152 and 3571.

- File/Amend a Claim
- Withdraw a Claim

On this screen, all you need to enter is the case number. Read the Redaction Notice and ensure the information/exhibit being filed is in compliance. Check the redaction box. Click "Next."

File Notice of Withdrawal of Claim

Case Number

Name of **Creditor**

IMPORTANT NOTICE OF REDACTION RESPONSIBILITY: All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.

☐ I understand that, if I file, I must comply with the redaction rules. I have read this notice.

Next

Verify the case information and check the box next to the claim number you want to withdraw. Browse and attach the proper file with your Withdrawal PDF. After entering the verification code, submit the withdrawal.

Case Number	13-40273
Debtor **	Frosty Snowman
Joint Debtor	Fancy Snowman

Select Claim(s) to be Withdrawn

Claim	Creditor	Total Claimed	Filed
☐ 21	XYZ Credit Company	$1200	06/21/2013
☐ 22	Xpress Car Loans	$5000	06/21/2013

Documents:

- Documents are required to be PDF files.
- Documents are NOT to exceed 2 Mb in size.
- The Proof of Claim being withdrawn should NOT be attached to represent the withdrawal of claim document.

Select the Notice of Withdrawal of Claim (required) [   ] [Browse...]

Penalty for making a false statement: **Fine of up to $500,000 or imprisonment for up to 5 years, or both.** 18 U.S.C. §§ 152 and 3571.

4841   [   ] Enter Verification Code

[Submit Withdrawal of Claim] [Clear Form] ** Verify debtor name(s) prior to submitting withdrawal.

Here is the confirmation screen you will receive.

Successful verification ...

Processing

The following Withdrawal of Claim has been filed
Case Name: Frosty J. Snowman and Fancy M. Snowman
Case Number: 13-40273
Docket Text: Withdrawal of Claim Nos. 21 (XYZ Credit Company).

Notice of this filing will be electronically mailed to all attorney and trustee parties associated in this case.

File additional Withdrawals

Filing a Claim Supplement

There are four documents you may file under this part of the ePOC program. They are: Notice of Mortgage Payment Change; Notice of Post-petition Mortgage Fees, Expenses, and Charges; Response in Agreement to the Notice of Final Cure Payment; and, Response in Opposition to the Notice of Final Cure Payment. You must first create PDF document prior to filing. Do <u>not</u> include the proof of claim for which the new document is related. The filer is required to serve the Notice/response submitted on the debtor, debtor's counsel, and the trustee. There should be a proper certificate of service with the supplement.

Access ePOC, from the Home page on the Court's web site and select the "Supplement a Claim" link as shown below.

<div style="border:2px solid black; padding:10px;">

Penalty for filing a fraudulent claim:

Fine of up to $500,000 or imprisonment for up to 5 years, or both. 11 U.S.C. §§ 152 and 3571.

- File/Amend a Claim
- Withdraw a Claim
- Supplement a Claim

</div>

On this screen, all you need to enter is the case number. Read the Redaction Notice and ensure the information/exhibit being filed is in compliance. Check the redaction box. Click "Next."

File Claim Supplement

Case Number   [   ]

Name of **Creditor**   [   ]

> **IMPORTANT NOTICE OF REDACTION RESPONSIBILITY:** All filers must redact: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037. This requirement applies to all documents, including attachments.
>
> ☐ I understand that, if I file, I must comply with the redaction rules. I have read this notice.

[Next]

Verify the case information and check the box next to the claim number that relates to the supplemental filing. Browse and attach the proper PDF file. After entering the verification code, submit the document.

Case Number	14-42213
Debtor	**Ima Legend**

Select Claim to be Supplemented

Claim	Creditor	Total Claimed	Filed
○ 1	Bones R Us	$5000.0	07/29/2014
○ 2	Magic Jack's K-9 Services	$10000.0	07/29/2014
◉ 3	GMAC	$205000.0	07/29/2014

Type of Supplement to be Filed (select one):

◉ Supplement 1 - Notice of Mortgage Payment Change
○ Supplement 2 - Notice of Postpetition Fees, Expenses, and Charge
○ Response in Agreement to Notice of Final Cure Payment
○ Response in Oppostition to Notice of Final Cure Payment

Documents:

- Documents are required to be PDF files.
- Documents are NOT to exceed 5.0 Mb in size.
- Documents are required to be redacted: Social Security or taxpayer-identification numbers; dates of birth; names of minor children; and financial account numbers, in compliance with Fed. R. Bankr. P. 9037.
- The Proof of Claim being supplemented should NOT be attached. The **Supplement** and the **Certificate of Service** need be attached as a single PDF.

Select the Supplemental PDF (required) S:\KC Bankruptcy_Operat [Browse...]

Penalty for making a false statement: **Fine of up to $500,000 or imprisonment for up to 5 years, or both.** 18 U.S.C. §§ 152 and 3571.

8652   [8652]   Enter Verification Code

[Submit Supplement]   [Clear Form]   ** Verify debtor name(s) prior to submitting supplement.

Here is the confirmation screen you will receive.

Successful verification ...

Processing

The following Supplement of Claim has been filed
Case Name: Ima Nu Legend
Case Number: 14-42213
Docket Text: Supplement of Claim No. 3 (GMAC).

File additional Supplements